EXERESS MAIL LABEL NO.: EL 793 628 205 US

Fg67 PTO-1449 TRADENA pplicant:

Serial No.:

Filing Date:

For:

Confirmation No.:

Brian R. Gephart, et al.
09/918,781
July 31, 2001
3286
ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVE CEIVED
ACTIVATABLE LIMITED-USE ACCOUNT NUMBER

JAN 2 2 2002
Technology Center 2100

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# INFORMATION DISCLOSURE CITATIONS MADE BY APPLICANT

## U.S. Patent Documents

Examiner <u>Initial*</u>	Patent <u>Number</u>	Issue Date	<u>Name</u>	Class	Sub Class	Filing <u>Date</u>
HTP A1.	4,868,376	09/19/89	Lessin, et al.	235	492	05/15/87
A2.	4,791,283	12/13/88	Burkhardt	235	438	06/03/86
A3.	5,412,192	05/02/95	Hoss	235	380	07/20/93
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A6.	6,125,192	09/26/00	Bjorn, et al.	382	124	04/21/97
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470 A12.	5,591,949	01/07/97	Bernstein	235	380	01/06/95

Examiner:

Harish Dass

Date Considered:

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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Att'y Docket No.: 14698.1.1

Group: 2164

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Examiner:

Harish Dass

Date Considered: 4/21/05

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Brian R. Gephart, et al.

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# Foreign Patent Documents

Examiner <u>Initial</u> *	Document Number	Publ. <u>Date</u>	Country or Patent Office	Sub <u>Class</u>	Class	Trans- lation
HTD_A50	1,161,457	06/26/89	Japan	012/16	G06F	Abstract

#### Other Documents

(including author (if listed), title, relevant pages, date of publication including at least month and year).

Examiner

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A51. Landis, Ken; Consolidated Accounting Systems, MacUse, v6, n5, p172(6). May

## References Cited by Applicants

While the filing of Information Disclosure Statements is voluntary, the procedure is governed by the guidelines of Section 609 of the Manual of Patent Examining Procedure and 37 C.F.R. §§ 1.97 and 1.98. To be considered a proper Information Disclosure Statement, Form PTO-1449 shall be accompanied by a copy of each listed patent or publication or other item of information and a translation of the pertinent portions of foreign documents (if an existing translation is readily available to the applicant), an explanation of relevance of each reference not in the English language, and should be submitted in a timely manner as set out in MPEP Sec. 609.

Examiners will consider all citations submitted in conformance with 37 C.F.R. § 1.98 and MPEP Sec. 609 and place their initials adjacent the citations in the spaces provided on this form. Examiners will also initial citations not in conformance with the guidelines which may have been considered. A reference may be considered by the Examiner for any reason whether or not the citation is in full conformance with the guidelines. A line will be drawn through a citation if it is not in conformance with the guidelines AND has not been considered. A copy of the submitted form, as reviewed by the Examiner, will be returned to the applicant with the next communication. The original of the form will be entered into the application file.

Each citation initialed by the Examiner will be printed on the issued patent in the same manner as references cited by the Examiner on Form PTO-892.

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The reference designations "A1," "A2," etc. (referring to Applicant's reference 1, Applicant's reference 2, etc.) will be used by the Examiner in the same manner as Examiner's reference designations "A," "B," "C," etc. on Office Action Form PTO-1142.

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